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*~ This application has been made special. ~*

Appn. No. 09/832,440      Appeal No. 2009-001803    Appn. Filed: 2001 April 11

Applicant: Steve Morsa      Examiner: Jonathan Ouellette      Art Group: 3629

Title: Method and Apparatus for the Furnishing of Benefits Information and Benefits

Express Mail: EB 887729622 US

## Prosecution is Hereby Reopened

*-Please Remand to the Examiner-*

This communication is in response to the *Decision on Appeal* decided by the BPAI on February 25, 2010; and has been mailed within the statutory two-month time period via USPS Express Mail.

While appellant respectfully disagrees with the Board's rejection of the claims; believing them to be allowable as written; appellant / applicant nevertheless; in order to advance the pending claims to issuance; hereby reopens prosecution before the examiner under 37 C.F.R. 41.50(b)(1).

Appellant respectfully reserves the right to pursue claims of the same or similar form and/or subject matter in one or more continuing patent applications; for reasons including but not limited to the important pending US Supreme Court *In re Bilski* case; which could be decided within mere days or weeks of this reopening of prosecution.

Various of the claims have been herein amended in order to present them in improved and/or appellant-preferred / desired form; and not for any reasons relating to patentability. *No new matter has been added as a result of these amendments.*

## **I. Independent System Claims 181, 225, 270, and 271**

Claims 181, 225, 270 (here cancelled), and 271 stand rejected under 35 U.S.C. § 112, second paragraph, as being indefinite. As the amendments to these claims include changes which render them no longer *means-plus-function* claims, these claims are; along with the claims which depend therefrom (where applicable); therefore now definite.

Applicant additionally states for the record that these four claims; and (where applicable) the dependent claims which depend therefrom; are not, and are not to be construed as, “means plus function” claims; and therefore are intended to not hereafter invoke 35 U.S.C. § 112, second paragraph.

## **II. Independent Method Claims 203, 247, 269, and 272**

Claims 203, 247, 269, and 272 stand rejected under 35 U.S.C. § 101 / *In re Bilski* (Fed. Cir. 2008). Applicant respectfully traverses, as the amendments to these claims include changes such that they, and (where applicable) the dependent claims which depend therefrom, now satisfy at least the machine prong of the machine-or-transformation test.

No new claims have been added to the application.

### **IDS Statement:**

For the record, the previous submission of an Information Disclosure Statement (IDS) is not to be construed as a representation that any search in whole or in part has been made in the subject application and is not to be construed as an admission that the information cited in said IDS is, or is considered to be, material to patentability as defined in 37 C.F.R. § 1.56; or that the information cited constitutes prior art as defined by 35 U.S.C. § 102.

Neither the order of presentation of the references nor the location of any reference or references within the presentation of the references is to be construed as an indication of the importance and/or relevance, if any, of any or all of the references. No representation

is now being made by applicant, nor was such previously made, that more relevant information does not exist. The IDS was submitted under the duty of disclosure; pursuant to 37 C.F.R § 1.97(b).

Notwithstanding any statements by the Applicant, the Applicant urges the Examiner to form Examiner's own conclusion(s) regarding the relevance, if any, of the cited information.

## **Listing of the Claims**

This listing of claims will replace all prior versions and listings of claims in the application for the instant invention. *No new matter has been added.*

I claim:

181. (currently amended) A system ~~for permitting an individual to more effectively make use of a variety of available benefits from a plurality of benefit providers, wherein said benefits are offered specifically to those individuals eligible to receive said benefits, said system comprising:~~

~~means for storing in a physical memory device in the system benefit information, benefit provider information, and benefit correlation information;~~

~~means for inputting into said system at least a sub-set of an individual's demographic, geographic, and/or psychographic data into a processing device by means of at least one data entry device in electronic communication with the processing device for said individual;~~

~~means for said processing device analyzing said individual's data, said benefit provider information, and/or said benefit correlation information to determine whether any benefit providers are offering potentially applicable any benefits for said data and whether said data satisfies requirements for obtaining said potentially applicable benefits to said individual's data;~~

~~means for automatically generating a message to at least one receiving device to directly inform said individual, at least in part via a computer compatible network, of any available benefits applicable to said individual's data.~~

182. (currently amended) The system of claim 181, further comprising ~~means for displaying two or more of~~ said benefits to said individual in a manner selected from the group consisting of benefit class or category; value of benefits; cost, if any, of benefits; importance of benefits; relevance of benefits; ease of use of benefits; expiration date, day, time of benefits; creation

date, day, time of benefits; type of benefits; physical proximity of said individual to one or more of said benefit providers.

183. (currently amended) The system of claim 182, further comprising ~~means for enabling~~ said individual to self-select said manner of benefits listing display.

184. (currently amended) The system of claim 181, further comprising ~~means for the storage of storing in at least one physical memory device~~ at least a portion of said individuals data.

185. (currently amended) The system of claim 184, further comprising ~~means for updating the status and or availability of benefits for said individual as; from one or more of the following:~~

at least one of said benefit providers intends to or actually does modify the existing benefit qualification parameters for one or more of said providers benefits; and or  
at least one of said benefit providers intends to or actually does modify or eliminate an existing benefit; or offers one or more benefits not previously offered; and or  
one or more individual applicable benefits offered by one or more benefit providers new to, or returning to, said system are added to said system.

186. (currently amended) The system of claim 185, further comprising ~~means for the providing real time or later notification of to said individual of said updating via at least one receiving device.~~

187. (currently amended) The system of claim 186, further comprising ~~means for enabling the selection or election of when said individual receives said notifications.~~

188. (currently amended) The system of claim 184, further comprising ~~means of requiring said individual to update said individuals data as a condition of said individual continuing to remain a system user.~~

189. (currently amended) The system of claim 181, further comprising ~~means for enabling~~ said individual and or at least one of said benefit providers to pay for said system access and use from at least one from the group of:

- on a per benefit disclosed basis;
- on a per benefit received basis;
- on a per benefit utilized basis;

through said individuals relinquishment of at least a portion of at least one of said benefits;

through the cash or cash equivalent payment of some part or percentage of the value of at least one of said benefits.

190. (currently amended) The system of claim 181, further comprising ~~means for enabling~~ the receiving directly and or via one or more third party intermediaries of monetary revenue and or other value from at least one benefit provider.

191. (currently amended) The system of claim 181, further comprising ~~means for enabling~~ one or more from the group of:

- updating benefits data;
- modifying benefits data;
- removing benefits data;
- adding new benefits data.

192. (currently amended) The system of claim 181, ~~further comprising means for wherein~~ said message ~~comprises revealing and or providing to~~ at least one from the group of :

- reveal one or more of said benefits not applicable to individual;
- provide one or more of said benefit providers not applicable to individual;
- provide one or more of said benefit providers benefit application forms;
- provide one or more of said benefit providers contact information;
- provide a map for and or directions to one or more of said benefit providers.

193. (currently amended) The system of claim 181, further comprising at least one from the group of:

~~means for~~ connecting said individual with at least one of said plurality of benefit providers;  
~~means for~~ said individual to interact with at least one of said benefit providers;  
~~means for~~ at least one of said benefit providers to offer said benefits to said individual;  
~~means for~~ the completion of one or more application forms, when applicable, by said individual;  
~~means for~~ assisting said individual in the completion of one or more application forms;  
~~means for~~ transmitting at least one benefit approval for said individual by at least one of said benefit providers;  
~~means for~~ transmitting an acceptance of at least one of said benefits by said individual;  
~~means for~~ receiving at least one of said benefits by said individual;  
~~means for~~ utilizing at least one of said benefits by said individual.

194. (currently amended) The system of claim 193, further comprising ~~means for~~ performing at least one from said group of the listed means for in real or near real time.

195. (previously presented) The system of claim 181, wherein said individual benefits and/or benefits information is shared with at least one other entity via said system.

196. (previously presented) The system of claim 181, wherein said message includes at least one benefit for which said individual:

may qualify for; and/or  
may not qualify for; and/or  
does qualify for; and/or  
does not qualify for.

197. (previously presented) The system of claim 181, wherein said message informs individual of at least one benefit contained within said memory without regards to at least some part of said individuals data.

198. (previously presented) The system of claim 181, wherein one or more of said benefit providers submits said benefit information and or said benefits directly into said system.

199. (previously presented) The system of claim 181, wherein at least one of said benefit information and or said benefits from at least one of said benefit providers is delivered directly into said system via at least one third party intermediary acting on behalf of at least one of said benefit providers.

200. (previously presented) The system of claim 181, wherein said available benefits varies according to:

the amount of said individuals data; and or  
the completeness of said individuals data.

201. (previously presented) The system of claim 181, wherein at least a partial set of phantom individuals data is inputted; wherein said phantom data does not belong to nor correspond to said individuals actual factual data.

202. (previously presented) The system of claim 181, wherein said individuals data includes individuals identification information.

203. (currently amended) ~~In a system, a A method for permitting an individual to more effectively make use of a variety of available benefits from a plurality of benefit providers, wherein said benefits are offered specifically to those individuals eligible to receive said benefits, said method comprising:~~

storing in a physical memory device in the system benefit information, benefit provider information, and benefit correlation information;

inputting at least a sub-set of an individuals demographic, geographic, and~~or~~ psychographic data into a processing device said system by means of at least one data entry device

~~electronically communicating in electronic communication with the processing device said system;~~

~~operating the system to analyze said processing device analyzing said individuals data, said benefit provider information, and/or said benefit correlation information to determine whether any benefit providers are offering any benefits applicable to said individuals data;~~

~~generating a message automatically to directly to at least one data receiving device to inform said individual, at least in part via a computer compatible network, of any available benefits applicable to said individuals data.~~

204. (currently amended) The method of claim 203, further comprising ~~the step of displaying two or more of~~ said benefits to said individual in a manner selected from the group consisting of benefit class or category; value of benefits; cost, if any, of benefits; importance of benefits; relevance of benefits; ease of use of benefits; expiration date, day, time of benefits; creation date, day, time of benefits; type of benefits; physical proximity of said individual to one or more of said benefit providers.

205. (currently amended) The method of claim 204, further comprising ~~the step of enabling~~ individual self-selecting said manner of displaying said benefits.

206. (currently amended) The method of claim 203, further comprising ~~the step of storing in at least one physical memory device~~ at least a portion of said individuals data.

207. (currently amended) The method of claim 206, further comprising ~~the step of updating the status and or availability of benefits for said individual as; from one or more of the following:~~ at least one of said benefit providers intends to or actually does modify the existing benefit qualification parameters for one or more of said providers benefits; and or at least one of said benefit providers intends to or actually does modify or eliminate an existing benefit; or offers one or more benefits not previously offered; and or

one or more individuals applicable benefits offered by one or more benefit providers new to, or returning to, said system are added to said system.

208. (currently amended) The method of claim 207, further comprising the step of providing real time or later notification of to said individual of said updating via at least one receiving device.

209. (currently amended) The method of claim 208, further comprising the step of selecting or electing when said individual receives said notifications.

210. (currently amended) The method of claim 206, further comprising the step of requiring said individual to update said individuals data as a condition of said individual continuing to remain a system user.

211. (currently amended) The method of claim 203, further comprising the step of enabling said individual and or at least one of said benefit providers to pay for said system access and use from at least one from the group of:  
on a per benefit disclosed basis;  
on a per benefit received basis;  
on a per benefit utilized basis;  
through said individuals relinquishment of at least a portion of at least one of said benefits;  
through the cash or cash equivalent payment of some part or percentage of the value of at least one of said benefits.

212. (currently amended) The method of claim 203, further comprising the step of receiving directly and or via one or more third party intermediaries monetary revenue and or other value from at least one benefit provider.

213. (currently amended) The method of claim 203, further comprising one or more of the steps of:  
updating benefits data;  
modifying benefits data;  
removing benefits data;

adding new benefits data.

214. (currently amended) The method of claim 203, ~~further comprising one or more of the steps of wherein said message comprises revealing and or providing at least one from the group of:~~

~~providing~~ one or more of said benefits not applicable to individual;  
~~providing~~ one or more of said benefit providers not applicable to individual;  
~~providing~~ one or more of said benefit providers benefit application forms;  
~~providing~~ one or more of at least one of said benefit providers contact information;  
~~providing~~ a map for and or directions to one or more of said benefit providers.

215. (currently amended) The method of claim 203, further comprising at least one ~~of the steps~~ from the group of:

connecting said individual with at least one of said plurality of benefit providers;  
said individual interacting with at least one of said benefit providers;  
at least one of said benefit providers offering said benefits to said individual;  
completing one or more application forms, when applicable, by said individual  
assisting said individual in the completing of one or more application forms;  
transmitting at least one benefit approval for said individual by at least one of said benefit providers;  
transmitting an acceptance of at least one of said benefits by said individual;  
receiving at least one of said benefits by said individual;  
utilizing at least one of said benefits by said individual.

216. (currently amended) The method of claim 215, further comprising ~~the step of~~ performing at least one ~~of the listed steps~~ from said group in real or near real time.

217. (currently amended) The method of claim 203, further comprising ~~the step of enabling the sharing of~~ said individuals benefits and or benefits information with at least one other entity ~~via said system~~.

218. (currently amended) The method of claim 203, further comprising the step of including in said message at least one benefit for which said individual:

may qualify for; and or  
may not qualify for; and or  
does qualify for; and or  
does not qualify for.

219. (previously presented) The method of claim 203, wherein said message informs individual of at least one benefit contained within said memory without regards to at least some part of said individuals data.

220. (currently amended) The method of claim 203, further comprising the step of enabling one or more of said benefit providers to submitting said benefit information and or said benefit or benefits directly into said system.

221. (currently amended) The method of claim 203, further comprising the step of wherein at least one of said benefit information and or said benefits from at least one of said benefit providers is delivered directly into said system in/to said memory device and/or said processing device via at least one third party intermediary acting on behalf of at least one of said benefit providers.

222. (previously presented) The method of claim 203, wherein said available benefits varies according to:

the amount of said individuals data; and or  
the completeness of said individuals data.

223. (previously presented) The method of claim 203, further comprising the step of inputting at least some phantom individuals data; wherein said phantom data does not belong to nor correspond to said individuals actual factual data.

224. (previously presented) The method of claim 203, wherein said individual data includes individuals identification information.

225. (currently amended) A system ~~for permitting a business, government, educational institution, or non-profit to more effectively make use of a variety of available benefits from a plurality of benefit providers, wherein said benefits are offered specifically to those businesses, governments, educational institutions, or non-profits eligible to receive said benefits, said~~ comprising:

~~means for~~ storing in a memory in the system benefit information, benefit provider information, and benefit correlation information;

~~means for~~ inputting into said system a set of a businesses; and or governments; and or educational institutions; and or non-profits demographic, geographic, and/or psychographic data for said business, government, educational institution, or non-profit.

~~means for~~ analyzing said business, government, educational institution, or non-profit data, said benefit provider information, and said benefit correlation information to determine whether any benefit providers are offering potentially applicable benefits for said data and whether said data satisfies requirements for obtaining said potentially applicable benefits;

~~means for~~ automatically generating a message to directly inform said business, government, educational institution, or non-profit of any available benefits applicable to said business, government, educational institution, or non-profit data.

226. (currently amended) The system of claim 225, further comprising ~~means for displaying two or more~~ of said benefits to said business, government, educational institution, or non-profit in a manner selected from the group consisting of benefit class or category; value of benefits; cost, if any, of benefits; importance of benefits; relevance of benefits; ease of use of benefits; expiration date, day, time of benefits; creation date, day, time of benefits; type of benefits;

physical proximity of said business, government, educational institution, or non-profit to one or more of said benefit providers.

227. (currently amended) The system of claim 226, further comprising ~~means for enabling~~ said business, government, educational institution, or non-profit to self-select said manner of benefits listing display.

228. (currently amended) The system of claim 225, further comprising ~~means for the storage of storing in at least one physical memory device~~ at least a portion of said business, government, educational institution, or non-profits data.

229. (currently amended) The system of claim 228, further comprising ~~means for updating the status and or availability of benefits for said business, government, educational institution, or non-profit as:~~

at least one of said benefit providers intends to or actually does modify the existing benefit qualification parameters for one or more of said providers benefits; and or  
at least one of said benefit providers intends to or actually does modify or eliminate an existing benefit; or offers one or more benefits not previously offered; and or  
one or more business, government, educational institution, or non-profit applicable benefits offered by one or more benefit providers new to, or returning to, said system are added to said system.

230. (currently amended) The system of claim 229, further comprising ~~means for the providing~~ real time or later notification ~~of to~~ said business, government, educational institution, or non-profit of said updating via at least one receiving device.

231. (currently amended) The system of claim 230, further comprising ~~means for enabling~~ the selection or election of when said business, government, educational institution, or non-profit receives said notifications.

232. (currently amended) The system of claim 228, further comprising ~~means of~~ requiring said business, government, educational institution, or non-profit to update said business, government, educational institution, or non-profits data as a condition of said business, government, educational institution, or non-profit continuing to remain a system user.

233. (currently amended) The system of claim 225, further comprising ~~means for enabling~~ said business, government, educational institution, or non-profit and or at least one of said benefit providers to pay for said system access and use from at least one from the group of:  
on a per benefit disclosed basis;  
on a per benefit received basis;  
on a per benefit utilized basis;  
through said business, government, educational institution, or non-profits relinquishment of at least a portion of at least one of said benefits;  
through the cash or cash equivalent payment of some part or percentage of the value of at least one of said benefits.

234. (currently amended) The system of claim 225, further comprising ~~means for enabling~~ the receiving directly and or via one or more third party intermediaries of monetary revenue and or other value from at least one benefit provider.

235. (currently amended) The system of claim 225, further comprising ~~means for enabling~~ one or more from the group of:  
updating benefits data;  
modifying benefits data;  
removing benefits data;  
adding new benefits data.

236. (currently amended) The system of claim 225, ~~further comprising means for wherein~~ said message comprises revealing and or providing to at least one from the group of :  
reveal one or more of said benefits not applicable to business, government, educational institution, or non-profit;

~~provide one or more of said benefit providers not applicable to business, government, educational institution, or non-profit;~~

~~provide one or more of said benefit providers benefit application forms;~~

~~provide one or more of said benefit providers contact information;~~

~~provide a map for and or directions to one or more of said benefit providers.~~

237. (currently amended) The system of claim 225, further comprising at least one from the group of:

~~means for connecting said business, government, educational institution, or non-profit with at least one of said plurality of benefit providers;~~

~~means for said business, government, educational institution, or non-profit to interact with at least one of said benefit providers;~~

~~means for at least one of said benefit providers to offer said benefits to said business, government, educational institution, or non-profit;~~

~~means for the completion of one or more application forms, when applicable, by said business, government, educational institution, or non-profit;~~

~~means for assisting said business, government, educational institution, or non-profit in the completion of one or more application forms;~~

~~means for transmitting at least one benefit approval for said business, government, educational institution, or non-profit by at least one of said benefit providers;~~

~~means for transmitting an acceptance of at least one of said benefits by said business, government, educational institution, or non-profit;~~

~~means for receiving at least one of said benefits by said business, government, educational institution, or non-profit;~~

~~means for utilizing at least one of said benefits by said business, government, educational institution, or non-profit.~~

238. (currently amended) The system of claim 237, further comprising ~~means for performing at least one from said group of the listed means for~~ in real or near real time.

239. (previously presented) The system of claim 225, wherein said business, government, educational institution, or non- profit benefits and or benefits information is shared with at least one other entity via said system.

240. (previously presented) The system of claim 225, wherein said message includes at least one benefit for which said business, government, educational institution, or non-profit:  
may qualify for; and or  
may not qualify for; and or  
does qualify for; and or  
does not qualify for

241. (previously presented) The system of claim 225, wherein said message informs business, government, educational institution, or non-profit of at least one benefit contained within said memory without regards to at least some part of said business, government, educational institution, or non-profit data.

242. (previously presented) The system of claim 225, wherein one or more of said benefit providers submits said benefit information and or said benefits directly into said system.

243. (previously presented) The system of claim 225, wherein at least one of said benefit information and or said benefits from at least one of said benefit providers is delivered directly into said system via at least one third party intermediary acting on behalf of at least one of said benefit providers.

244. (previously presented) The system of claim 225, wherein said available benefits varies according to:  
the amount of said business, government, educational institution, or non-profits data; and or  
the completeness of said business, government, educational institution, or non-profits data.

245. (previously presented) The system of claim 225, wherein at least a partial set of phantom business, government, educational institution, or non-profits data is inputted; wherein said phantom data does not belong to nor correspond to said business, government, educational institution, or non-profits actual factual data.

246. (previously presented) The system of claim 225, wherein said business, government, educational institution, or non-profits data includes business, government, educational institution, or non-profits identification information.

*(Currently Amended)*  
247. ~~In a system, a method for permitting a business, government, educational institution, or non-profit to more effectively make use of a variety of available benefits from a plurality of benefit providers, wherein said benefits are offered specifically to these business, government, educational institution, or non-profits eligible to receive said benefits, said A method comprising:~~

storing in a physical memory device ~~in the system~~ benefit information, benefit provider information, and benefit correlation information;

inputting at least a sub-set of a business, government, educational institution, or non-profits demographic, geographic, and/or psychographic data into a processing device ~~said system~~ by means of at least one data entry device ~~electronically communicating in electronic communication with the processing device~~ ~~said system~~;

~~operating the system to analyze said processing device analyzing~~ said business, government, educational institution, or non-profits data, said benefit provider information, and/or said benefit correlation information to determine whether any benefit providers are offering any benefits applicable to said business, government, educational institution, or non-profits data;

generating a message ~~automatically to inform directly to at least one data receiving device to inform~~ said business, government, educational institution, or non-profit of any available benefits applicable to said business, government, educational institution, or non-profits data.

248. (currently amended) The method of claim 247, further comprising the step of displaying two or more of said benefits to said business, government, educational institution, or non-profit in a manner selected from the group consisting of benefit class or category; value of benefits; cost, if any, of benefits; importance of benefits; relevance of benefits; ease of use of benefits; expiration date, day, time of benefits; creation date, day, time of benefits; type of benefits; physical proximity of said business, government, educational institution, or non-profit to one or more of said benefit providers.

249. (currently amended) The method of claim 248, further comprising the step of enabling business, government, educational institution, or non-profit self-selecting said manner of displaying said benefits.

250. (currently amended) The method of claim 247, further comprising the step of storing in at least one physical memory device at least a portion of said business, government, educational institution, or non-profits data.

251. (currently amended) The method of claim 250, further comprising the step of updating the status and or availability of benefits for said business, government, educational institution, or non-profit as:

at least one of said benefit providers intends to or actually does modify the existing benefit qualification parameters for one or more of said providers benefits; and or

at least one of said benefit providers intends to or actually does modify or eliminate an existing benefit; or offers one or more benefits not previously offered; and or

one or more business, government, educational institution, or non-profits applicable benefits offered by one or more benefit providers new to, or returning to, said system are added to said system.

252. (currently amended) The method of claim 251, further comprising the step of notifying in providing real time or later notification to said business, government, educational institution, or non-profit upon of said updating via at least one receiving device.

253. (currently amended) The method of claim 252, further comprising ~~the step of~~ selecting or electing when said business, government, educational institution, or non-profit receives said notifications.

254. (currently amended) The method of claim 250, further comprising ~~the step of~~ requiring said business, government, educational institution, or non-profit to update said business, government, educational institution, or non-profits data as a condition of said business, government, educational institution, or non-profit continuing to remain a system user.

255. (currently amended) The method of claim 247, further comprising ~~the step of~~ enabling said business, government, educational institution, or non-profit and or at least one of said benefit providers to pay for said system access and use from at least one from the group of:  
on a per benefit disclosed basis;  
on a per benefit received basis;  
on a per benefit utilized basis;  
through said business, government, educational institution, or non-profits relinquishment of at least a portion of at least one of said benefits;  
through the cash or cash equivalent payment of some part or percentage of the value of at least one of said benefits.

256. (currently amended) The method of claim 247, further comprising ~~the step of~~ receiving directly and or via one or more third party intermediaries monetary revenue and or other value from at least one benefit provider.

257. (currently amended) The method of claim 247, further comprising one or more ~~of the steps of:~~  
updating benefits data;  
modifying benefits data;  
removing benefits data;  
adding new benefits data.

258. (currently amended) The method of claim 247, ~~further comprising one or more of the steps of wherein said message comprises revealing and or providing at least one from the group of:~~

~~providing one or more of said benefits not applicable to business, government, educational institution, or non-profit;~~

~~providing one or more of said benefit providers not applicable to business, government, educational institution, or non-profit;~~

~~providing one or more of said benefit providers benefit application forms;~~

~~providing one or more of at least one of said benefit providers contact information;~~

~~providing a map for and or directions to one or more of said benefit providers.~~

259. (currently amended) The method of claim 247, further comprising at least one of the steps from the group of:

connecting said business, government, educational institution, or non-profit with at least one of said plurality of benefit providers;

said business, government, educational institution, or non-profit interacting with at least one of said benefit providers;

at least one of said benefit providers offering said benefits to said business, government, educational institution, or non-profit;

completing one or more application forms, when applicable, by said business, government, educational institution, or non-profit;

assisting said business, government, educational institution, or non-profit in the completing of one or more application forms;

transmitting at least one benefit approval for said business, government, educational institution, or non-profit by at least one of said benefit providers;

transmitting an acceptance of at least one of said benefits by said business, government, educational institution, or non-profit;

receiving at least one of said benefits by said business, government, educational institution, or non-profit;

utilizing at least one of said benefits by said business, government, educational institution, or non-profit.

260. (currently amended) The method of claim 257, further comprising ~~the step of performing at least one of the listed steps from said group~~ in real or near real time.

261. (currently amended) The method of claim 247, further comprising ~~the step of enabling the sharing of said business, government, educational institution, or non-profits benefits and or benefits information with at least one other entity via said system~~.

262. (currently amended) The method of claim 247, further comprising ~~the step of including in said message at least one benefit for which said business, government, educational institution, or non-profit:~~

may qualify for; and or

may not qualify for; and or

does qualify for; and or

does not qualify for.

263. (previously presented) The method of claim 247, wherein said message informs business, government, educational institution, or non-profit of at least one benefit contained within said memory without regards to at least some part of said business, government, educational institution, or non-profits data.

264. (currently amended) The method of claim 247, further comprising ~~the step of enabling one or more of said benefit providers to submitting said benefit information and or said benefit or benefits directly into said system.~~

265. (currently amended) The method of claim 203, ~~further comprising the step of wherein at least one of said benefit information and or said benefits from at least one of said benefit providers is delivered directly into said system in/to said memory device and/or said processing device via at least one third party intermediary acting on behalf of at least one of said benefit providers.~~

266. (currently amended) The method of claim 247, wherein said available benefits varies according to:

the amount of said business, government, educational institution, or non-profits data; and/or the completeness of said business, government, educational institution, or non-profits data.

267. (currently amended) The method of claim 247, further comprising the step of inputting at least some phantom business, government, educational institution, or non-profits data; wherein said phantom data does not belong to nor correspond to said business, government, educational institution, or non-profits actual factual data.

268. (currently amended) The method of claim 247, wherein said business, government, educational institution, or non-profits data includes business, government, educational institution, or non-profits identification information.

269. (currently amended) A method comprising the steps of:

receiving benefit information via at least one physical data transmission device ;  
receiving a benefit information request via at least one physical data transmission device ;  
storing said benefit information request on at least one physical memory device ;  
querying, via a physical data submission querying device, a central benefit information storage system to determine if any benefits exist for said benefit information request;  
benefit information requester receiving, via a physical data receiving device, some subset of said benefit information;  
said requester thereafter receiving, utilizing said stored request and via a physical data receiving device, at least one automatically generated updated subset of said benefit information. ;  
wherein said method is operated at least in part via a computer compatible network.

270. (cancelled)

271. (currently amended) A distributed benefit information match mechanism ~~conducted via a computer network~~ comprising:

~~means for storing a plurality of benefit registrations on at least one physical memory device;~~

~~means for receiving directly via at least one data transmission device a benefit request which includes one or more benefit qualifying criteria from a benefit desiring seeker via said network;~~

~~means for resolving said benefit request against said benefit registrations to determine one or more matching said benefit registrations;~~

~~means for automatically providing to at least one data receiving device benefit results directly to for said benefit requesting seeker said network. ;~~

wherein said match mechanism is operated at least in part via a computer compatible network.

272. (currently amended) A method of generating a benefit result list in real or substantially real time in response to a benefit match request from a benefit seeker using a computer network, comprising:

maintaining at least one database stored in and/or on an article of manufacture including a plurality of benefit listings;

receiving a benefit match request transmitted from an article of manufacture from said seeker, said request including said seekers criteria;

identifying using a processing device those of said benefit listings having criteria which generate a match with said match request;

generating automatically a message to a receiving article of manufacture to inform directly said seeker via said computer network of those of said benefits which match said seekers criteria.

### **Concluding Comments**

Any comments made with respect to the position(s) take by the Board and / or Examiner are not to be construed as acquiescence with other position(s) of the Board and / or Examiner that have not been explicitly contested. Accordingly, the above argument(s) for patentability of the claims should not be construed as implying that there are not other valid reasons for patentability of said claims and/or other claims (i.e. as well demonstrated by the instant invention's extensive prosecution history).

Applicant submits that the application is in condition for allowance, which Applicant respectfully requests.

To expedite prosecution of this application to allowance, the Examiner is invited to call the Applicant to discuss any issues relating to this application.

No new matter has been added by way of this reopening / amendment / communication.

Respectfully submitted this 23<sup>rd</sup> day of April, 2010.



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